

What is claimed is:

1       1. A financial processing system comprising:

2           a) automatic means for receiving a customer account data  
3 originating from a remote customer computer, and amount data from  
4 a remote merchant computer via a computer network;

5           b) automatic means for communicating said customer account  
6 data and said amount data to a remote bank computer via a  
7 telephone network;

8           c) automatic means for receiving an authorization indicia  
9 from said bank computer via the phone network; and,

10          d) automatic means for communicating via said computer  
11 network a representation of said authorization indicia to said  
12 merchant computer.

1       2. The financial processing system according to claim 1,

2           a) further including automatic means for communicating a  
3 unique password to said customer computer.

1       3. The financial processing system according to claim 2,

2 further including automatic means for communicating via said  
3 computer network, said password and said representation of said  
4 transaction indicia to said remote customer computer.

1       4. The financial processing system according to claim 2,  
2       wherein said automatic means for receiving a customer account  
3       data includes means for establishing a data link with said remote  
4       customer computer.

1       5. The financial processing system according to claim 2,  
2       wherein said automatic means for receiving a customer account  
3       data includes means for establishing a data link with said remote  
4       merchant computer.

1       6. A financial processing technique comprising the  
2       automatic steps of:

- a) over a computer network,
  - 1) receiving customer account data originating from a remote customer computer,
  - 2) receiving an amount data from a remote merchant computer; and,
- b) over a telephone network, communicating said customer account data and said amount data to a remote bank computer.

1           7. A financial transaction system comprising:

2           a) a merchant computer containing promotional data, said  
3 merchant computer having automatic means for communicating said  
4 promotional data via a computer network to a remote computer;  
5 and,

6           b) a financial processing computer, remote from said  
7 merchant computer, said financial processing computer having  
8 automatic means for:

9           1) receiving customer account data and amount data  
10           via said computer network,  
11           2) obtaining an authorization indicia via a telephone  
12           network, and,  
13           3) via said computer network, communicating a  
14           representation of said authorization indicia to a  
15           said merchant computer; and,

16           wherein said merchant computer includes automatic means for  
17           storing said representation of said authorization indicia within  
18           a memory of said merchant computer.

1           8. The financial transaction system according to claim 7,

2           wherein said merchant computer further includes automatic means  
3           for generating a shipping order in response to said  
4           representation of said authorization indicia.

1           9. The financial transaction system according to claim 7,

2           a) wherein said financial processing computer further

3           includes automatic means for communicating a password to said

4           customer computer; and,

5           b) wherein said merchant computer further includes:

6            1) memory means containing secured data, and,

7            2) automatic means for transmitting the secured data to

8            said customer computer in response to the password.

1           10. The financial transaction system according to claim 7,

2           wherein said password and said transaction indicia are

3           communicated to said customer computer via said merchant

4           computer.